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<u>S/N 10/688,734</u> <u>PATENT</u>

IN XXXE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sancho Enrique David Examiner: John M. Winter

Serial No.: 10/688,734 Group Art Unit: 3621

Filed: October 16, 2003 Docket No.: 2062.001US3

Title: COVERS SECURE TRANSACTIONS UTILIZING PIN VERIFICATION

AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

This responds to the Office Action mailed on <u>December 17, 2004</u>. Please amend the above-identified patent application as follows.

This response is accompanied by a Petition, as well as the appropriate fee, to obtain a 1-month extension of the period for responding to the Office Action, thereby moving the deadline for response from March 17, 2004 to April 18, 2004.